



Mortgage Loans Cottonwood Heights UT

Utah's Best Mortgage Loans for Salt Lake City and Beyond

With 100% financing available and electronic credit pre-approvals available within hours of your application, it's easy to get great home financing when you work with Keith Sargent and his award winning team. As one of SecurityNational Mortgage senior loan officers, Keith is known as the home loan solution for Utah's savvy home buyers. He is the consummate professional, with the "can-do" attitude and seasoned expertise his clients have come to trust and depend upon.

Mortgage Loans that Make Sense for Provo, Ogden and All of Utah

Don't rely on inexperienced loan officers or a bank that doesn't consider your priorities first. Keith's team, at SecurityNational Mortgage Company put your best interests at the forefront of everything they do. It's his commitment to his borrowers that made Keith the #1 loan officer nationwide for 2013, and the #1 Utah Loan Officer for 2011, 2012, and 2013 at SecurityNational Mortgage!



Are You a Salt Lake City First Time Home Buyer? Welcome!

As a Bountiful, Utah native and a mortgage industry professional for over 25 years, Keith understands Utah's real estate marketplace, as well as its mortgage industry and the loan

process. As the state's premier loan officer, he is in a unique position to secure the very best terms for his customer throughout Utah, he knows the underwriters personally. Get the very best for your family. Call Keith Sargent today.

Conventional Loans and More from Utah's Most Respected Expert

Get the rewards that come along with having the best loan officer in the business in your corner. Keith Sargent and his team can help you negotiate what may be the most important financial document you'll ever sign. Count on his broad knowledge, as well as a courteous and friendly communication style as you consider a home loan. He and the team at SecurityNational Mortgage Company will help you determine what financial terms make sense for you and your family over the long term. First time homebuyers and experienced real estate investors alike count on Keith for real-world advice and solid recommendations on what otherwise can be a complicated, if not overwhelming loan process.

Keith Sargent: Your Senior Loan Officer

All of Utah as well as Salt Lake City provide unique opportunities and fantastic growth for the home buyer interested in a high quality mortgage loan. Let Keith Sargent show you exactly what your choices are. With fast turnaround times and the kind of responsiveness that other mortgage brokers simply can't match, he's the senior loan officer you need in your corner. Contact him today to get a free, no obligation quick quote!

About Keith Sargent and SecurityNational Mortgage Company

Keith Sargent - Sr. Loan Officer

Keith was born in Bountiful, Utah, the oldest of three with two sisters. He started his sales career going door to door selling Security Systems. He eventually sold furniture for one of the largest furniture companies in Utah paid by commissions only for several years, which gave him a collage of education. He developed communication, public relations, customer service and sales skills. Keith has been in the mortgage profession for over 25 years. He has successfully earned Top Salesman of the Year Awards, Top Producer of the Month Awards and enjoyed earned vacation incentives. Happily married, Keith has a total of four children and two granddaughters. He loves the outdoors and enjoys spending time with the ones he loves. His leisure time is spent with his family boating, fishing, snowmobiling, golfing, and camping.



Loan Process with Keith Sargent and SecurityNational Mortgage Company

Pre-Qualification

Pre-qualification starts the loan process. Once a lender has gathered information about a borrower's income and debts, a determination can be made as to how much the borrower can pay for a house. Since different loan programs can cause different valuations a borrower should get pre-qualified for each loan type the borrower may qualify for.



In attempting to approve homebuyers for the type and amount of mortgage they want, mortgage companies look at two key factors. First, the borrower's ability to repay the loan and, second, the borrower's willingness to repay the loan.

Ability to repay the mortgage is verified by your current employment and total income. Generally speaking, mortgage companies prefer for you to have been employed at the same place for at least two years, or at least be in the same line of work for a few years.

The borrower's willingness to repay is determined by examining how the property will be used. For instance, will you be living there or just renting it out? Willingness is also closely related to how you have fulfilled previous financial commitments, thus the emphasis on the Credit Report and/or your rental payment history.

Mortgage Programs and Rates

To properly analyze a mortgage program, the borrower needs to think about how long he plans to keep the loan. If you plan to sell the house in a few years, an adjustable or balloon loan may make more sense. If you plan to keep the house for a longer period, a fixed loan may be more suitable.

With so many programs from which to choose, each with different rates, points and fees, shopping for a loan can be time consuming and frustrating. An experienced mortgage professional can evaluate a borrower's situation and recommend the most suitable mortgage program, thus allowing the borrower to make an informed decision.

For more information please visit site <http://www.keithsargent.com>